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- What's New
- About PD&R
- Publications
- Periodicals
- Data Sets
- Bibliography
- Order Online
- Ongoing Research
- eLists
- Secretary's Awards
- Regulatory Reform
- Other Resources
- State of the Cities



Programs Of HUD



Neighborhood Stabilization Program Data

HUD's new Neighborhood Stabilization Program (www.hud.gov/nsp) provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The Neighborhood Stabilization Program (NSP) provides grants to every state and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. The program is authorized under Title III of the Housing and Economic Recovery Act of 2008.

This site provides data that may be useful for NSP grantees implementing the program. The following data are available on this website:

- Data used to calculate the formula grants. The allocation was done via a two-step method that first made statewide allocations and then local allocations. The raw data and step-by-step information on how each allocation was calculated are available for both the statewide allocation and the local allocations.

[Detailed methodology](#) (please read first)

[Statewide Allocation Data](#)

[Local Allocations](#)

- [Data on the FY 2009 income limits](#) applicable for NSP (Effective March 19, 2009)
- [Data on the FY 2008 income limits](#) applicable for NSP
- [Data](#) showing which Census Block Groups qualify for area benefit, where more than 51% of persons are determined to be low-, moderate-, and middle-income (less than 120% of area median family income) and a foreclosure and abandonment risk score for each block group.
- [Local Level Foreclosure Data](#)
- As an organization either applying to HUD for NSP grant dollars or interested in the program, you know that HUD expects grantees to consider several specific pieces of data in preparing plans and strategies for targeting funds. [Click here to view the mapped data on PolicyMap.](#)
- [Powerpoint](#) presentation describing formula and targeting data at Los Angeles training.

View Data Sets by Topic

- Data Sets
- 50th Percentile Rent Estimates
- American Housing Survey
- Annual Adjustment Factors
- Assisted Housing: National and Local
- CINCH
- Consolidated Plan
- Fair Market Rents
- Geographic Information Systems
- Government Sponsored Enterprise Data
- Housing Affordability Data System
- Income Limits
- Low-Income Housing Tax Credit
- Manufactured Home and Subprime Lender List
- Metropolitan Area Quarterly Residential and Business Vacancy Report
- Multifamily Tax Subsidy Income Limits
- Neighborhood Stabilization Data**
- Property Owners and Managers Survey
- Qualified Census Tracts and Difficult Development Areas
- Residential Finance Survey
- Special Tabulations of Households
- State of the Cities Data Systems
- USPS Vacancies Data

Content updated on 10/14/09

[Back to Top](#)

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Neighborhood Stabilization Program - Revised 10-20-08

Methodology and Data Dictionary for HUD Provided Data

Background

Using data from the Mortgage Bankers Association National Delinquency Survey as of June 2008, HUD has calculated the approximate number of foreclosure starts for all of 2007 and the first six months of 2008 ("Foreclosure Starts over 18 months") at the statewide level.

The Mortgage Bankers Association (MBA) data are not available for geographic areas smaller than states. As such, HUD has identified data collected by other federal agencies that prove to be good predictors of where foreclosures are likely. HUD has used those data to "distribute" the statewide counts of foreclosure starts among the neighborhoods, places, and counties within each state.

To test the reliability of HUD's estimated foreclosure rate at the local level, HUD asked the Federal Reserve to compare HUD's estimate to data the Federal Reserve had from Equifax showing the percent of households with credit scores that were delinquent on their mortgage payments 90-days or longer. The Equifax data are based on a 5 percent sample of all credit records in the United States. As such, they are more reliable for counties with higher population counts (a larger sample size reduces sampling error) than those with smaller population counts. At the statewide level, 90-day delinquencies from Equifax and the MBA data on foreclosure starts are closely related, that is they have a very high correlation with one another (0.90 where 1 is a perfect correlation).

Analysis by the Federal Reserve staff found that when comparing the HUD predicted county foreclosure rates to the Equifax county level rates of delinquencies, HUD's data and the Equifax data had high intrastate correlations. For example, within the state of California, the correlation was 0.835 (where 1 is a perfect correlation). The county level intrastate correlations were higher when the analysis was restricted to counties with greater than 15,000 households. There are reasons that either the HUD estimated foreclosure rate or Equifax delinquency data could be wrong, but when they are very similar to one another in a particular community we have a greater confidence that HUD's estimated foreclosure rate and the Equifax delinquency data are accurately targeting the problem.

HUD also obtains data from the United States Postal Service (USPS) on addresses that have been vacant for 90-days or longer. The USPS collects these data to reduce delivery of bulk mail to homes where no one is picking up the mail. While there are many reasons for homes being vacant for 90-days or longer, HUD believes that if a Census Tract is found to be estimated to have a higher rate of foreclosures and it has a high rate of homes 90-days or more vacant, abandonment risk associated with the foreclosure crisis is higher in those neighborhoods.

HUD is providing its data on estimated foreclosures (based on risk) and vacancy data to assist state and local governments in their efforts to target the communities and neighborhoods with the greatest needs. HUD recommends that if states and local governments have local data, such as county data on foreclosure filings, that those data also be given serious consideration in identifying areas of greatest needs.

HUD has created data files at several areas of geography to assist local and state governments:

- (1) County
- (2) County-Place
- (3) Census Tract
- (4) Block Group (part)

The County, County-Place, and Census Tract files contain the same data:

- Estimated number and percent of foreclosure starts over the past 18 months through June 2008
- Number and percent of vacant addresses in June 2008

- Data used to calculate the estimated foreclosure rates
 - Federal Reserves Home Mortgage Disclosure Act Data on high cost loans
 - Office of Federal Housing Enterprise Oversight Data on falling home prices
 - Bureau of Labor Statistics data on place and county unemployment rates

The Block Group (part) file includes:

- Number and percent of persons estimated at less than 120 percent of median income
- A “foreclosure and abandonment risk score” that is a function of the estimated foreclosure rate and percent of addresses vacant
- Percent of foreclosure starts over the past 18 months through June 2008
- Percent of vacant addresses in June 2008
- Data used to calculate the estimated foreclosure rates
 - Federal Reserves Home Mortgage Disclosure Act Data on high cost loans
 - Office of Federal Housing Enterprise Oversight Data on falling home prices
 - Bureau of Labor Statistics data on place and county unemployment rates

Methodology

All of the files provide estimates of foreclosures based on a formula that calculates the rate of foreclosure starts over the past 18 months as a function of:

- Metropolitan area decline in home values as of June 2008 against peak home values in June of any previous year between 2000 and 2008. If home values have not declined, it is zero. These data are from the Office of Federal Housing Enterprise Oversight (OFHEO)¹ Home Price Index. Data for non-metropolitan balances of states are from the March 2008 Home Price Index.
- County or Place Level unemployment rate as of June 2008 from the Bureau of Labor Statistics Local Area Unemployment Rate data.
- Census Tract Level Data on number of loans made between 2004 and 2006 from the Home Mortgage Disclosure Act (HMDA) data and the number of those loans that are high cost (where the rate spread is 3 percentage points above the Treasury security of comparable maturity).

A regression using statewide data on foreclosures from the Mortgage Bankers Association National Delinquency Survey against the factors above creates the following model:

Predicted Foreclosure Start Rate= -2.211

- (0.131*Percent change in MSA OFHEO current price relative to the maximum in past 8 years)
- + (0.152*Percent of total loans made between 2004 and 2006 that are high cost)
- + (0.392*Percent unemployed in the place our county in June 2008).

The regression used to calculate this model found that it predicted 75 percent (R-square of 0.750) of the variance in foreclosure start rates between states. This means that this is a very strong model for predicting foreclosure starts, but there are other reasons not accounted for in the model (the 25 percent of the variance we don't account for) that could lead to a community having a higher or lower foreclosure rate than what is predicted by the model.

¹ Now the Federal Housing Finance Agency (FHFA). Data available from www.ofheo.gov.

The number of mortgages for a jurisdiction is based on its proportional share of loans made between 2004 and 2006 within the state (from HMDA) times the total number of mortgages in the state (from American Community Survey 2006 on homeowners with a mortgage adjusted by HMDA data on fraction of investor loans).

The number of foreclosures for a jurisdiction is weighted to reflect the statewide totals of foreclosure starts over 18 months from the Mortgage Bankers Association National Delinquency Survey through June 2008.

As noted above, staff at the Federal Reserve Board compared HUD's estimated foreclosure start rates at the county level with the Equifax data which are based on a 5 percent sample of credit records (and thus suffer from sampling error). If the pattern of high rates of 90-day delinquencies from the Equifax data matches with the pattern of high foreclosure rates as estimated by HUD, we have a higher degree of confidence that the both the HUD estimate and the Equifax data are reasonably accurate.

States with very high rates of correlation between HUD's foreclosure rate estimates and Equifax 90 day delinquencies (correlation of 0.80 or higher) are California, Connecticut, Hawaii, Maryland, New Jersey, Rhode Island, and South Carolina. States with a modestly high rate of correlation (correlation 0.60 to 0.79) are Arizona, Florida, Massachusetts, Michigan, and South Dakota.

While most of the remaining states had correlations that were positive and significant, the correlations were lower. The reason for the lower rate of correlations could be because the model HUD is using to estimate foreclosure rates does not account for the factor or factors most contributing to foreclosures in that state, the sampling errors in the Equifax data makes the comparison data inaccurate, there is not enough variation between counties on the data in the model to show significant variations in county foreclosure rates, or some other reason. Notably, intrastate correlations between the HUD estimated foreclosure rate and the Equifax data improve dramatically when only counties with more than 15,000 households are included in the analysis. When making this restriction, 23 intrastate correlations are greater than 0.6 (see Appendix 1). Since the Equifax data are sample data, their accuracy is improved by having a larger N while the HUD model is also more accurate for communities within the metropolitan areas that OFHEO calculates price change information.

All grantees are advised to look to other local data when considering their areas of greatest need, particularly if they are not among the states listed as having high rates of intrastate correlation between the HUD estimated foreclosure rate and the Equifax 90-day delinquency data. Even in states with relatively low correlation, HUD believes that the data it is providing are useful for identifying areas state and local governments should review as possible candidates for targeting funds because they have underlying characteristics that make them at significant risk for foreclosures and abandoned homes.

Data Dictionary for County, County-Place, and Tract Files

Geographic Identifiers in Each File Are As Follows:

County Level File

- **countycode** - 5 character combination of state and county FIPS codes
- **state** - 2 character state FIPS code
- **sta** - 2 character state alphanumeric abbreviation
- **county** - 3 character county FIPS code
- **countyname** - county name

County-Place Level File

- **countyplace** - 10 characters. For CDBG Entitlement Cities, this is the CDBG ID. For Urban Counties and State Nonentitlement Areas, is a concatenation of state, county, and place FIPS codes

- **cdbguogid** - the unique ID for a CDBG Entitlement Area
- **name** - Name of the CDBG Entitlement Area
- **state** - 2 character state FIPS code
- **sta** - 2 character state alphanumeric abbreviation
- **county** - 3 character county FIPS code
- **countyname** - county name
- **place** - 5 character place FIPS code
- **placnm** - place name

County Level File

- **Tractcode** - 11 character combination of state, county, and Census Tract codes
- **state** - 2 character state FIPS code
- **sta** - 2 character state alphanumeric abbreviation
- **county** - 3 character county FIPS code
- **countyname** - county name
- **tract** - 6 digit Census Tract Code

The County, County-Place, and Tract Level Files All Have the Following Variables

- **hhuniv** - count of households from Census 2000
- **estimated_number_foreclosures** - HUD model, estimated count of foreclosure starts over 18 months through June 2008. Note caveats above.
- **estimated_number_mortgages** - HUD estimated number of mortgages as described above.
- **estimated_foreclosure_rate** - number of foreclosure starts divided by number of mortgages times 100.
- **total_90_day_vacant_residential_addresses** - United States Postal Service data from June 2008 on residential addresses vacant 90-days or longer.
- **total_residential_addresses** - United States Postal Service Data on total addresses as of June 2008
- **estimated_90_day_vacancy_rate** - addresses vacant 90 days or longer divided by total addresses times 100.
- **total_hicost_2004_to_2006_HMDA_loans** - Total number of conventional loans made between 2004 and 2006 where Home Mortgage Disclosure Act where the rate spread is 3 percentage points above the Treasury security of comparable maturity.
- **total_2004_to_2006_HMDA_loans** - Total number of conventional loans made between 2004 and 2006 according to data from the Home Mortgage Disclosure Act
- **estimated_hicost_loan_rate** - percent of loans made between 2004 and 2006 shown to be high cost according to HMDA data.
- **bls_unemployment_rate** - June 2008 place or county unemployment rate. If unemployment data available for a place, the place level unemployment rate is used. For places and balance of county place level unemployment data unavailable, the county level unemployment rates is used.
- **ofheo_price_change** - a measure of price decline in home values that uses data from the Office of Federal Housing Enterprise Oversight (OFHEO) Housing Price Index (HPI) to calculate price decline from peak value in the second quarter of any year between 2000 and 2008 and the second quarter home price in 2008.

Data Dictionary for Block Group (part) file

Note, the unique geographic identifier for a record is the combination of:

State, county, place, county subdivision, tract, Urban/Rural (UR), block group

- **Cdbguogid** - the unique ID for a CDBG Entitlement Area

- **Cdbgname** - Name of the CDBG Entitlement Area
- **cdbgtype**
- **sta** - 2 character state alphanumeric abbreviation
- **logrecno** - unique record identifier from Census Bureau data files
- **state** - 2 character state FIPS code
- **county** - 3 character county FIPS code
- **countyname** - county name
- **cousub** - 5 character FIPS county subdivision code
- **cousubname** - county subdivision name
- **place** - 5 character place FIPS code
- **placename** - place name
- **tract** - 6 character Census Tract Code
- **blkgrp** - 1 character block group code
- **UR** - Urban/Rural classification where, an Urban Area is defined to encompass densely settled territory, which consists of (1) core census block groups or blocks that have a population density of at least 1,000 people per square mile and (2) surrounding census blocks that have an overall density of at least 500 people per square mile. In addition, under certain conditions, less densely settled territory may be part of each UA or UC. Any area not meeting this classification is rural. Part of a block group within a city can be rural if it does not have a density of 1,000 people per square mile and the surrounding blocks have a density of less than 500 per square mile. In other words a city "block" where few or no people lived in 2000 surrounded by other blocks with relatively few people could lead to a "rural" designation. For example, an area that is largely industrial might get categorized as "Rural". Parkland within a city might be counted as rural. Not surprisingly, you will notice that when an area is defined as "Rural" within a city, it often shows up with 0 for "total persons".
- **middle_low_mod_eligible** - "Y" if area qualifies for Low- Moderate- Middle-Income area benefit
- **Estimated_foreclosure_abandonment_risk_score** - a score of 1 to 10, where 10 indicates that the area is in the highest 10 percent of risk nationwide for foreclosure and abandonment based on the combination of HUD's foreclosure risk estimate and vacancy rate. 1 indicates the lowest risk.
- **Percent_It_120_AMI** - percent of persons estimated to be less than 120 percent of Area Median Income in the area.
- **Persons_It_120_AMI** - number of persons estimated to be less than 120 percent of Area Median Income in the area.
- **Total_Persons** - Total persons in 2000 in the area.
- **OFHEO_CBSA_home_price_decline_since_peak** - a measure of price decline in home values that uses data from the Office of Federal Housing Enterprise Oversight (OFHEO) Housing Price Index (HPI) to calculate price decline from peak value in the second quarter of any year between 2000 and 2008 and the second quarter home price in 2008.
- **BLS_place_or_county_unemployment_rate_0608** - June 2008 place or county unemployment rate. If unemployment data available for a place, the place level unemployment rate is used. For places and balance of county place level unemployment data unavailable, the county level unemployment rate is used.
- **HMDA_hi_cost_loan_rate** - Percent of conventional loans made between 2004 and 2006 from Home Mortgage Disclosure Act data where the rate spread is 3 percentage points above the Treasury security of comparable maturity. Calculated at Census Tract level.
- **predicted_18_month_underlying_problem_foreclosure_rate** - HUD model, estimated count of foreclosure starts over 18 months through June 2008 divided by estimated number of mortgages times 100. Calculated at Census Tract level. Note caveats above.
- **USPS_residential_vacancy_rate** - United States Postal Service data from June 2008 on residential addresses vacant 90-days or longer divided by total residential addresses. Calculated at Census Tract level. Note caveats above.

Appendix 1: Pearson Correlation Comparison of HUD County Foreclosure Rate Estimate to Equifax 90-day mortgage delinquency sample data for Counties with over 15,000 Households

<u>State</u>	<u>Correlation when restricted to counties above 15,000 households</u>	<u>N (counties greater than 15,000 households)</u>	<u>State</u>	<u>Correlation when restricted to counties above 15,000 households</u>	<u>N (counties greater than 15,000 households)</u>	<u>State</u>	<u>Correlation when restricted to counties above 15,000 households</u>	<u>N (counties greater than 15,000 households)</u>
AK	***	4	KY	***	21	NY	0.545	55
AL	***	32	LA	***	27	OH	0.556	62
AR	0.606	18	MA	0.779	12	OK	***	22
AZ	0.823	11	MD	0.874	18	OR	0.587	18
CA	0.862	45	ME	***	10	PA	0.632	55
CO	0.735	15	MI	0.777	40	PR	***	0
CT	0.840	8	MN	0.466	22	RI	0.942	5
DC	***	1	MO	0.587	25	SC	0.788	25
DE	***	3	MS	0.625	16	SD	1.000	2
FL	0.799	43	MT	***	6	TN	0.570	37
GA	0.676	42	NC	0.641	58	TX	0.428	63
HI	0.970	4	ND	***	4	UT	***	6
IA	0.750	17	NE	0.821	5	VA	0.531	40
ID	0.876	7	NH	-0.678	9	VT	***	6
IL	0.593	34	NJ	0.920	21	WA	0.619	23
IN	0.591	37	NM	***	13	WI	0.468	35
KS	0.976	11	NV	0.883	5	WV	0.594	14
***If data not shown, it was not statistically significant at the .05 level or better						WY	-1.000	2

States with correlations 0.6 or higher shown in bold.

 TUESDAY, MAY 17, 2011

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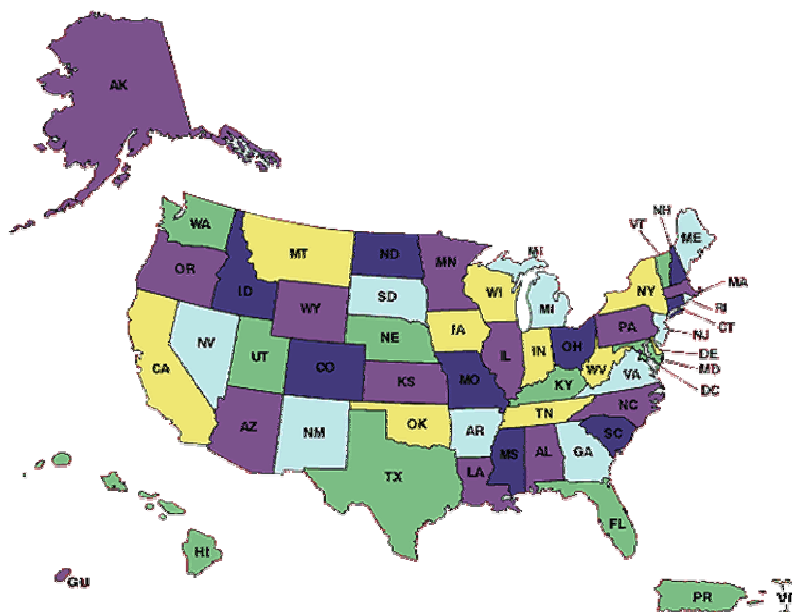
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DATA SETS

[Home » HUD Provided Local Level Data](#)

HUD Provided Local Level Data

In addition to the block group (part) files, HUD has prepared data files at the county, place, and Census tract level geographies. Those files are downloadable below. The files are named as follows: "AK County" has the data at the county level for the state of Alaska; "AK Countyplace" has the place level data for the state of Alaska; and "AK Tract" has the Census Tract level data for the state of Alaska. There are separate files for every state. Please [download the methodology paper](#) to understand the data sources and HUD's approach to estimating small area foreclosure rates.


[A-F](#) | [G-L](#) | [M-N](#) | [O-T](#) | [U-Z](#)
[A-F](#) | [G-L](#) | [M-N](#) | [O-T](#) | [U-Z](#)
[Back to Neighborhood Stabilization Program Data](#)

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- 50th Percentile Rent Estimates
- American Housing Survey
- Annual Adjustment Factors
- Assisted Housing: National and Local
- CINCH
- Consolidated Planning
- Data Sets
- Fair Market Rents
- Geographic Information Systems
- Government Sponsored Enterprise Data
- Housing Affordability Data System
- Income Limits
- Low-Income Housing Tax Credit
- Manufactured Home and Subprime Lender List
- Metropolitan Area Look-Up
- Metropolitan Area Quarterly Residential and Business Vacancy Report
- Multifamily Tax Subsidy Income Limits
- Neighborhood Stabilization Data
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countycode	state	sta	county	countyname	hhuniv	estimated_number_foreclosures
26001	26	MI	001	Alcona County	5,114	89
26003	26	MI	003	Alger County	3,797	63
26005	26	MI	005	Allegan County	38,245	1,119
26007	26	MI	007	Alpena County	12,877	162
26009	26	MI	009	Antrim County	9,254	241
26011	26	MI	011	Arenac County	6,732	162
26013	26	MI	013	Baraga County	3,371	21
26015	26	MI	015	Barry County	21,096	755
26017	26	MI	017	Bay County	44,026	1,161
26019	26	MI	019	Benzie County	6,498	165
26021	26	MI	021	Berrien County	63,644	1,778
26023	26	MI	023	Branch County	16,440	443
26025	26	MI	025	Calhoun County	54,161	1,975
26027	26	MI	027	Cass County	19,620	507
26029	26	MI	029	Charlevoix County	10,373	266
26031	26	MI	031	Cheboygan County	10,841	183
26033	26	MI	033	Chippewa County	13,491	193
26035	26	MI	035	Clare County	12,739	318
26037	26	MI	037	Clinton County	23,707	817
26039	26	MI	039	Crawford County	5,628	171
26041	26	MI	041	Delta County	15,820	144
26043	26	MI	043	Dickinson County	11,407	121
26045	26	MI	045	Eaton County	40,251	1,496
26047	26	MI	047	Emmet County	12,542	266
26049	26	MI	049	Genesee County	170,030	8,727
26051	26	MI	051	Gladwin County	10,565	262
26053	26	MI	053	Gogebic County	7,401	118
26055	26	MI	055	Grand Traverse County	30,486	730
26057	26	MI	057	Gratiot County	14,492	398
26059	26	MI	059	Hillsdale County	17,287	620
26061	26	MI	061	Houghton County	13,793	107
26063	26	MI	063	Huron County	14,582	205
26065	26	MI	065	Ingham County	108,567	4,409
26067	26	MI	067	Ionia County	20,612	875
26069	26	MI	069	Iosco County	11,755	258
26071	26	MI	071	Iron County	5,734	95

26073	26	MI	073	Isabella County	22,409	280
26075	26	MI	075	Jackson County	58,318	2,940
26077	26	MI	077	Kalamazoo County	93,495	2,518
26079	26	MI	079	Kalkaska County	6,397	178
26081	26	MI	081	Kent County	213,124	7,957
26083	26	MI	083	Keweenaw County	1,012	9
26085	26	MI	085	Lake County	4,682	110
26087	26	MI	087	Lapeer County	30,779	1,851
26089	26	MI	089	Leelanau County	8,458	105
26091	26	MI	091	Lenawee County	35,943	1,397
26093	26	MI	093	Livingston County	55,331	3,515
26095	26	MI	095	Luce County	2,486	38
26097	26	MI	097	Mackinac County	5,072	51
26099	26	MI	099	Macomb County	309,502	18,681
26101	26	MI	101	Manistee County	9,829	179
26103	26	MI	103	Marquette County	25,738	380
26105	26	MI	105	Mason County	11,436	199
26107	26	MI	107	Mecosta County	14,898	340
26109	26	MI	109	Menominee County	10,541	180
26111	26	MI	111	Midland County	31,778	431
26113	26	MI	113	Missaukee County	5,467	123
26115	26	MI	115	Monroe County	53,850	2,398
26117	26	MI	117	Montcalm County	22,083	920
26119	26	MI	119	Montmorency County	4,477	97
26121	26	MI	121	Muskegon County	63,491	2,646
26123	26	MI	123	Newaygo County	17,639	556
26125	26	MI	125	Oakland County	471,390	24,109
26127	26	MI	127	Oceana County	9,826	255
26129	26	MI	129	Ogemaw County	8,843	182
26131	26	MI	131	Ontonagon County	3,443	28
26133	26	MI	133	Osceola County	8,863	215
26135	26	MI	135	Oscoda County	3,934	93
26137	26	MI	137	Otsego County	8,993	198
26139	26	MI	139	Ottawa County	81,878	2,226
26141	26	MI	141	Presque Isle County	6,172	77
26143	26	MI	143	Roscommon County	11,264	323
26145	26	MI	145	Saginaw County	80,509	2,461

26147	26	MI	147	St. Clair County	62,188	3,386
26149	26	MI	149	St. Joseph County	23,410	657
26151	26	MI	151	Sanilac County	16,902	451
26153	26	MI	153	Schoolcraft County	3,616	38
26155	26	MI	155	Shiawassee County	26,906	1,003
26157	26	MI	157	Tuscola County	21,508	647
26159	26	MI	159	Van Buren County	28,038	857
26161	26	MI	161	Washtenaw County	125,465	4,250
26163	26	MI	163	Wayne County	768,626	48,944
26165	26	MI	165	Wexford County	11,793	379

estimated_number_mortgages	estimated_foreclosure_rate	total_90_day_vacant_residential_addresses	total_residential_addresses
1,283	6.9%	1	5,813
1,118	5.6%	104	2,835
23,867	4.7%	397	42,999
2,979	5.4%	420	13,865
3,881	6.2%	1	9,007
2,342	6.9%	11	6,600
356	5.9%	79	3,296
14,840	5.1%	143	23,192
20,381	5.7%	1,426	46,812
2,814	5.9%	16	6,978
31,348	5.7%	2,526	69,655
6,439	6.9%	464	18,427
28,746	6.9%	3,151	60,009
9,921	5.1%	265	21,933
4,966	5.4%	274	12,100
2,896	6.3%	142	11,460
2,558	7.5%	371	14,044
4,203	7.6%	100	13,961
19,662	4.2%	350	28,317
2,364	7.2%	47	6,393
2,399	6.0%	642	16,668
2,274	5.3%	461	11,687
27,754	5.4%	1,095	44,642
5,449	4.9%	228	15,450
101,902	8.6%	15,445	193,674
4,292	6.1%	113	12,730
1,676	7.0%	779	7,463
17,155	4.3%	471	37,607
5,111	7.8%	481	14,909
8,799	7.0%	1,186	19,220
2,606	4.1%	1,023	13,837
3,732	5.5%	1,056	14,655
63,999	6.9%	4,613	119,913
13,398	6.5%	857	22,976
3,568	7.2%	291	13,924
1,934	4.9%	292	5,253

6,766	4.1%	441	27,426
37,355	7.9%	4,446	65,927
49,690	5.1%	3,711	105,827
2,617	6.8%	0	6,972
141,712	5.6%	6,769	238,903
179	5.0%	9	839
1,232	8.9%	5	4,746
23,574	7.9%	1,174	34,187
4,095	2.6%	60	9,311
23,189	6.0%	2,750	41,196
63,050	5.6%	926	67,866
485	7.8%	180	2,428
920	5.5%	116	4,340
239,320	7.8%	10,589	352,078
2,629	6.8%	491	10,800
7,715	4.9%	486	26,907
3,303	6.0%	612	13,748
5,689	6.0%	124	16,692
3,398	5.3%	281	10,377
15,490	2.8%	447	34,576
1,989	6.2%	1	5,662
36,685	6.5%	2,484	61,365
11,476	8.0%	429	23,363
1,405	6.9%	0	4,770
36,219	7.3%	2,941	71,881
8,564	6.5%	82	19,011
382,030	6.3%	16,423	524,297
4,070	6.3%	75	11,154
2,521	7.2%	79	10,101
442	6.3%	147	2,461
3,348	6.4%	66	8,738
1,108	8.4%	7	3,496
3,301	6.0%	129	9,992
59,501	3.7%	1,552	97,711
1,285	6.0%	135	6,564
4,492	7.2%	17	12,644
36,461	6.7%	5,917	86,085

41,434	8.2%	3,528	71,076
9,222	7.1%	513	24,720
6,384	7.1%	1,673	19,244
690	5.5%	209	3,997
15,048	6.7%	978	28,261
9,326	6.9%	328	21,622
14,199	6.0%	409	31,265
85,070	5.0%	4,717	144,633
438,261	11.2%	81,905	817,386
5,113	7.4%	222	13,293

estimated_90_day_vacancy_rate	total_hicost_2004_to_2006_HMDA_loans	total_2004_to_2006_HMDA_loans	estimated_hicost_loan_rate
0.0%	181	630	28.7%
3.7%	133	549	24.2%
0.9%	2,534	11,721	21.6%
3.0%	340	1,463	23.2%
0.0%	572	1,906	30.0%
0.2%	338	1,150	29.4%
2.4%	39	175	22.3%
0.6%	1,786	7,288	24.5%
3.0%	2,228	10,009	22.3%
0.2%	390	1,382	28.2%
3.6%	4,101	15,395	26.6%
2.5%	1,020	3,162	32.3%
5.3%	4,467	14,117	31.6%
1.2%	1,323	4,872	27.2%
2.3%	599	2,439	24.6%
1.2%	476	1,422	33.5%
2.6%	427	1,256	34.0%
0.7%	665	2,064	32.2%
1.2%	1,808	9,656	18.7%
0.7%	385	1,161	33.2%
3.9%	326	1,178	27.7%
3.9%	297	1,117	26.6%
2.5%	3,343	13,630	24.5%
1.5%	599	2,676	22.4%
8.0%	14,956	50,044	29.9%
0.9%	501	2,108	23.8%
10.4%	262	823	31.8%
1.3%	1,770	8,425	21.0%
3.2%	856	2,510	34.1%
6.2%	1,285	4,321	29.7%
7.4%	212	1,280	16.6%
7.2%	453	1,833	24.7%
3.8%	8,724	31,430	27.8%
3.7%	1,919	6,580	29.2%
2.1%	548	1,752	31.3%
5.6%	206	950	21.7%

1.6%	682	3,323	20.5%
6.7%	5,577	18,345	30.4%
3.5%	5,538	24,403	22.7%
0.0%	441	1,285	34.3%
2.8%	16,842	69,595	24.2%
1.1%	17	88	19.3%
0.1%	242	605	40.0%
3.4%	2,640	11,577	22.8%
0.6%	312	2,011	15.5%
6.7%	2,804	11,388	24.6%
1.4%	4,795	30,964	15.5%
7.4%	89	238	37.4%
2.7%	151	452	33.4%
3.0%	26,724	117,530	22.7%
4.5%	415	1,291	32.1%
1.8%	917	3,789	24.2%
4.5%	490	1,622	30.2%
0.7%	727	2,794	26.0%
2.7%	497	1,669	29.8%
1.3%	1,161	7,607	15.3%
0.0%	260	977	26.6%
4.0%	3,739	18,016	20.8%
1.8%	1,965	5,636	34.9%
0.0%	196	690	28.4%
4.1%	5,582	17,787	31.4%
0.4%	1,166	4,206	27.7%
3.1%	34,177	187,615	18.2%
0.7%	566	1,999	28.3%
0.8%	424	1,238	34.2%
6.0%	63	217	29.0%
0.8%	471	1,644	28.6%
0.2%	202	544	37.1%
1.3%	421	1,621	26.0%
1.6%	4,622	29,221	15.8%
2.1%	145	631	23.0%
0.1%	664	2,206	30.1%
6.9%	4,618	17,906	25.8%

5.0%	5,019	20,348	24.7%
2.1%	1,535	4,529	33.9%
8.7%	920	3,135	29.3%
5.2%	70	339	20.6%
3.5%	2,122	7,390	28.7%
1.5%	1,374	4,580	30.0%
1.3%	1,889	6,973	27.1%
3.3%	6,345	41,778	15.2%
10.0%	84,858	215,230	39.4%
1.7%	789	2,511	31.4%

bls_unemployment_rate	ofheo_price_change
10.5%	-0.4%
8.8%	-0.4%
7.7%	-0.4%
8.8%	-0.4%
7.8%	-0.4%
9.6%	-0.4%
12.4%	-0.4%
6.6%	-2.9%
8.0%	-5.4%
7.8%	-0.4%
8.0%	0.0%
8.5%	-0.4%
8.3%	-1.6%
6.6%	0.0%
8.0%	-0.4%
6.8%	-0.4%
9.3%	-0.4%
11.6%	-0.4%
6.3%	-4.1%
8.9%	-0.4%
8.3%	-0.4%
7.2%	-0.4%
6.8%	-4.1%
7.8%	-0.4%
11.6%	-9.8%
10.5%	-0.4%
8.9%	-0.4%
6.9%	-0.4%
9.8%	-0.4%
9.8%	-0.4%
8.3%	-0.4%
8.3%	-0.4%
9.0%	-4.1%
8.0%	-2.9%
9.6%	-0.4%
8.1%	-0.4%

6.9%	-0.4%
9.6%	-5.8%
7.2%	-3.0%
7.5%	-0.4%
7.9%	-2.9%
9.2%	-0.4%
11.6%	-0.4%
10.3%	-13.3%
5.3%	-0.4%
9.5%	-0.4%
7.7%	-13.3%
8.8%	-0.4%
5.0%	-0.4%
9.9%	-13.3%
8.3%	-0.4%
7.2%	-0.4%
7.4%	-0.4%
8.8%	-0.4%
5.9%	-0.4%
5.8%	-0.4%
9.1%	-0.4%
8.3%	-11.9%
11.5%	-0.4%
11.7%	-0.4%
9.1%	-2.3%
8.5%	-2.9%
8.3%	-13.3%
8.6%	-0.4%
8.5%	-0.4%
8.6%	-0.4%
8.9%	-0.4%
10.9%	-0.4%
9.0%	-0.4%
7.5%	-1.3%
11.1%	-0.4%
10.5%	-0.4%
9.6%	-3.5%

11.4%	-13.3%
8.4%	-0.4%
10.1%	-0.4%
9.7%	-0.4%
9.4%	-0.4%
9.5%	-0.4%
7.7%	-3.0%
6.5%	-13.5%
12.7%	-16.3%
10.0%	-0.4%